North St. Louis County Habitat for Humanity (Habitat) headed toward its 20th year of affordable home-building by breaking ground on a new home of its own. The Iron Range nonprofit has helped dozens of lower income families in 14 communities to achieve home ownership. Habitat was doing especially great work considering that tools and building materials were scattered in garages and storage units across St. Louis County and training sessions were held in church basements. The Executive Director, Nathan Thompson, and the Habitat Board knew that a well-planned permanent location would vastly improve Habitat’s efficiency and its capacity to help more families.

**Financing Package Details**
Habitat secured grants and loans and committed the majority of its cash reserves as equity to begin construction on the new building. Northland came in with a working capital loan to ease Habitat’s cash crunch, which enabled the nonprofit to finish its own new home while continuing to home-build in the community.

**Results**
North St. Louis County Habitat for Humanity today lives in a simple, energy-efficient building just outside Virginia, Minnesota. Modest yet spacious office and meeting rooms, materials storage, and space for carpenters to work in bad weather make the place feel, well, like home.

“*The Northland Foundation’s flexible lending helped bridge the gap to finance our building construction.*

Nathan Thompson, Executive Director, and Susan Garrett, Community Relations Manager
North St. Louis County Habitat for Humanity

Have a potential project in mind? Contact us at 218.723.4040. We’d be glad to talk with you.